



QUOTER TIPS:

THE DEFAULT PLAN TYPE IS LEVEL. SOME COMPANIES CALL THEIR LEVEL PRODUCT “PREFERRED” AND YOU WILL SEE “STANDARD” AS WELL. THESE ARE BOTH LEVEL BENEFITS. ALL OF THIS IS UNDER THE LEVEL BENEFIT TAB. THE STANDARD RATE WILL BE THE 2ND TIME YOU SEE IT ON THE QUOTER TOWARD THE BOTTOM OF THE PAGE.

THERE IS A LIMITED PAY OPTION WHERE YOU CAN SELECT 10 PAY AND 20 PAY OPTIONS. THIS MEANS THAT THE CLIENT ONLY HAS TO PAY FOR 10 OR 20 YEARS.

THE GRADED/MODIFIED TAB WILL SHOW YOU THE COMPANIES THAT OFFER THESE PLANS. COMPANIES CALL THESE PRODUCTS DIFFERENT THINGS. YOU WILL SEE GRADED OR MODIFIED, OR YOU WILL SEE WHAT THE COMPANY CALLS IT, FOR EXAMPLE *TRANSAMERICA EASY SOLUTION* OR *FORESTERS BASIC*. ON THE RIGHT-HAND SIDE OF THE PAGE, YOU CAN CLICK THE “i” ICON. THIS WILL SHOW YOU WHAT THAT COMPANY DOES FOR GRADED LIKE 30/70/100 OR 25/50/100, OR FOR MODIFIED YOU WILL SEE YEAR 1 “110% RETURN OF PREMIUM” AND SO ON. EACH COMPANY HANDLES THESE SITUATIONS DIFFERENTLY, AND THIS IS A VERY NICE FEATURE SO THAT YOU DON’T HAVE TO GO TO A DIFFERENT SPOT TO KNOW HOW THAT SPECIFIC PRODUCT WORKS.

THE GUARANTEED ISSUE TAB WILL SHOW YOU THE GUARANTEED ISSUE COMPANIES LIKE AIG, GERBER, ETC.

YOU CAN ACCESS THE BASIC FINAL EXPENSE QUOTER AT THE FINAL EXPENSE SERVICES AGENT PORTAL. IF YOU WANT ACCESS TO DIFFERENT PRODUCTS LIKE UL’S OR TERM POLICIES, YOU CAN PURCHASE YOUR OWN VERSION. IF YOUR BEST OPTION FOR THE CLIENT IS ONLY A COUPLE BUCKS CHEAPER, YOU CAN RUN A ‘TRADITIONAL’ QUOTE IF THEY ARE VERY HEALTHY AND IT WILL BE A LOT CHEAPER. THIS ALSO GIVES YOU THE ABILITY TO DOWNLOAD THE FEXQUOTES APP ON YOUR PHONE. IF YOU PURCHASE YOUR OWN VERSION, THE DISCOUNT CODE “Ben23” WILL GET YOU A DISCOUNT.

SEE THE EXAMPLE QUOTE BELOW AND THEN GO PLAY WITH THE QUOTER SO YOU CAN GET FAMILIAR WITH THE PROCESS BEFORE YOU GET IN FRONT OF YOUR CLIENTS.

Edit Quote

Age: <input type="text" value="65"/>	OR	Birth Date: <input type="text" value="Ja"/> <input type="text" value="1"/> <input type="text" value="195"/>	
State: <input type="text" value="Ohio"/>		<u>Amount:</u> <input type="text" value="\$10,000"/>	
Tobacco: <input type="text" value="No"/>		Plan Type: <input type="text" value="Graded / Modified"/>	
Gender: <input type="text" value="Male"/>		Companies: <input type="text" value="All Companies"/>	
<input type="button" value="Submit"/>			